





FROM FIG. 3

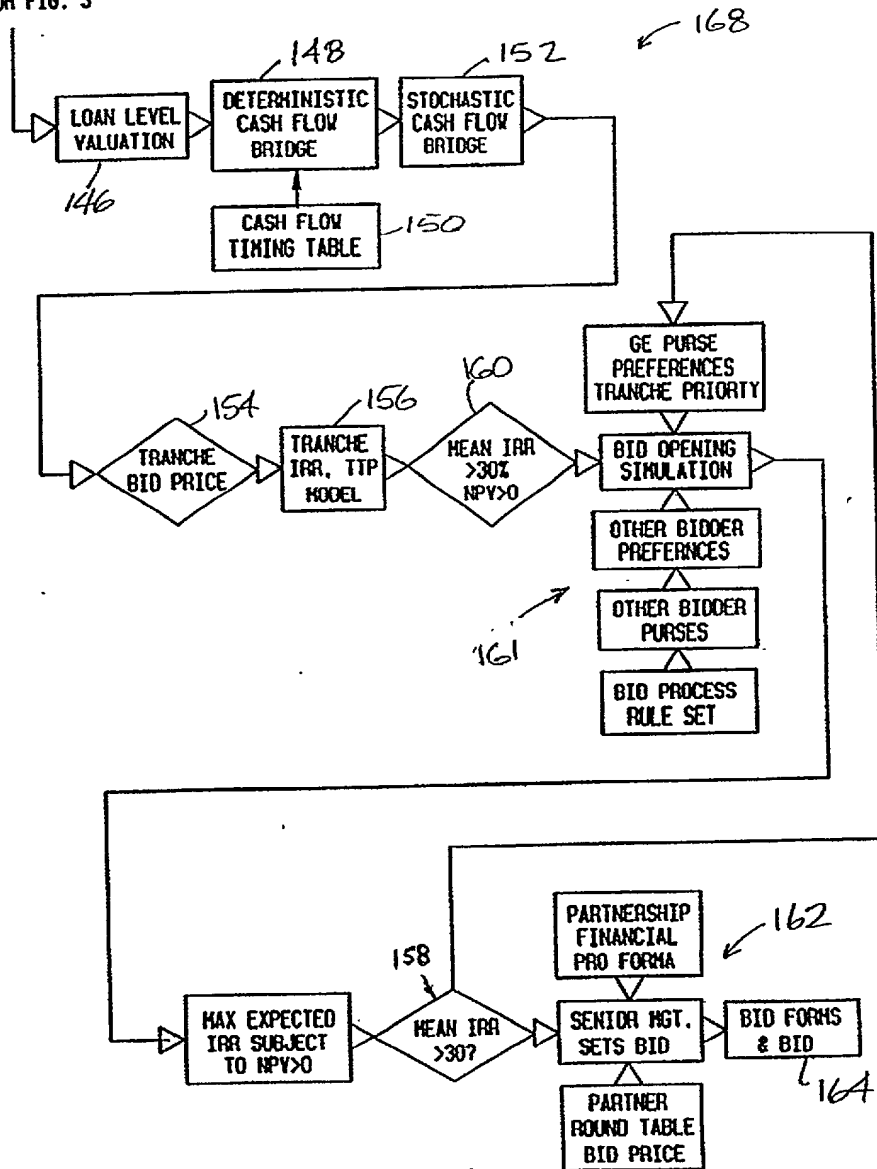


FIG. 4

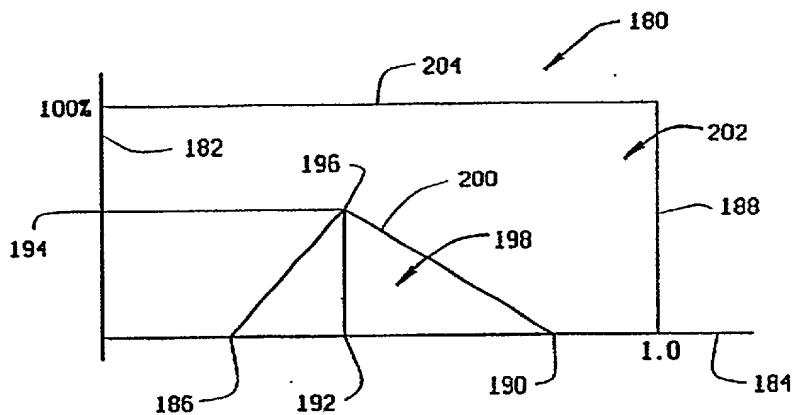


FIG. 5

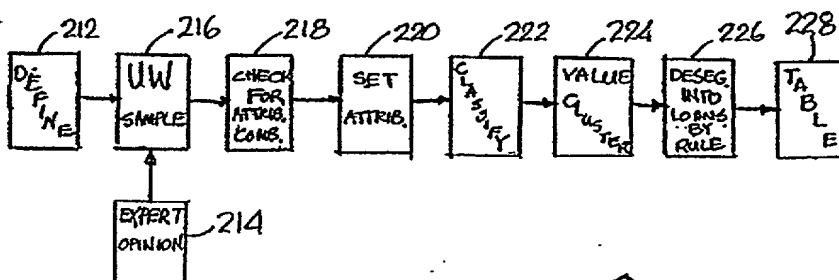


FIG. 6

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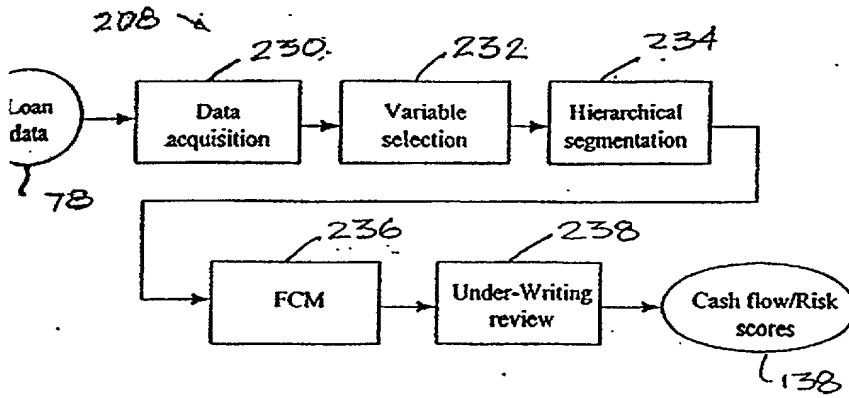


FIG. 7

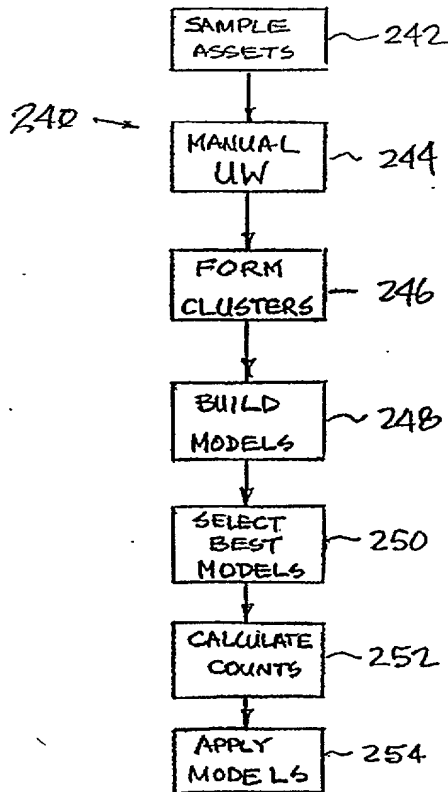
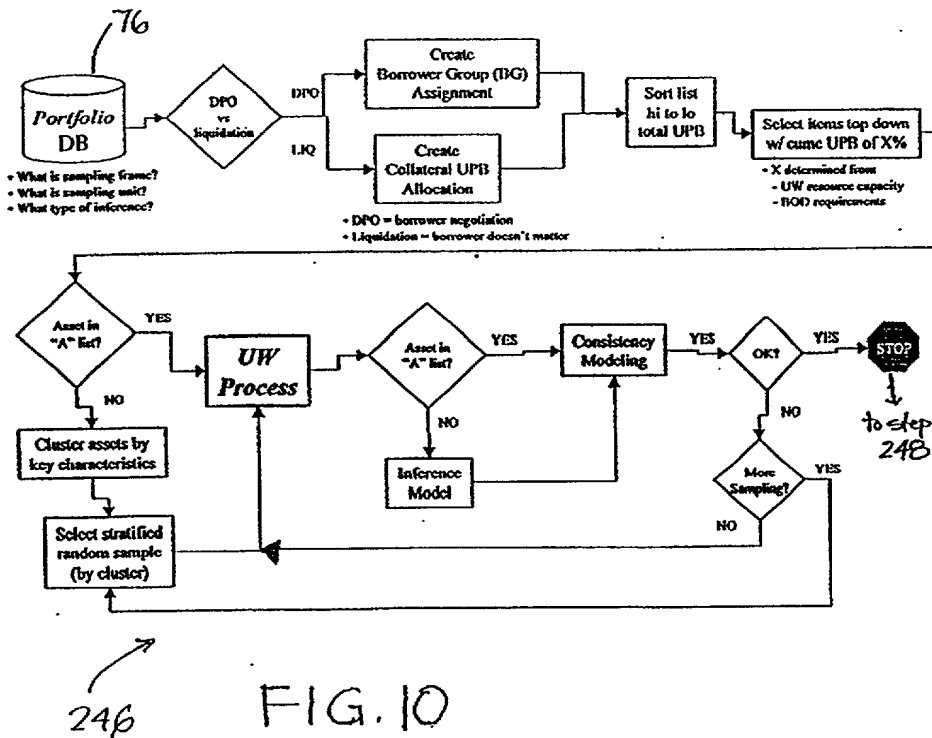
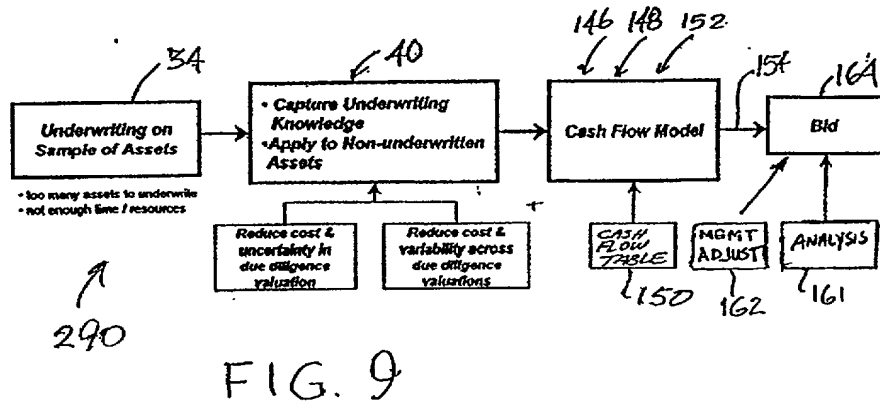


FIG. 8

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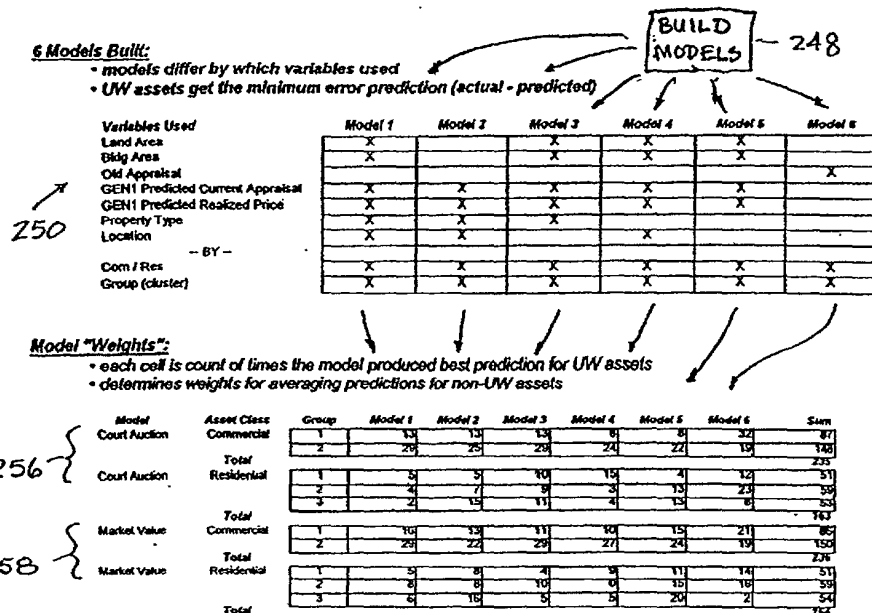


FIG. 11

Variable	Category/Value Range	Encoding Scheme
Loan secured	{Yes, No}	Yes = 1 else 0
Loan type	{Revolving, Non-revolving}	Revolving = 1 else 0
Last payment	{0, 250 MM}	0 if Last payment = 0 else 1
Notice of default sent		Prior to Jun 97 equals 1 else 0
Original maturity date		Prior to Jun 97 equals 1 else 0
Syndicated Loan	{Yes, No}	Yes = 1 else 0
Loan guaranteed	{Yes, No, NAV}	Yes = 1 else 0
Collection score	{0, 1}	
Lien position	{-1, 0, 1}	1 if Lien position = 1 else 0
Current unpaid balance/Original balance	{0, 2.9}	Normalized to [0, 1]
Last payment to interest/Last payment	{0, 1}	

FIG. 12

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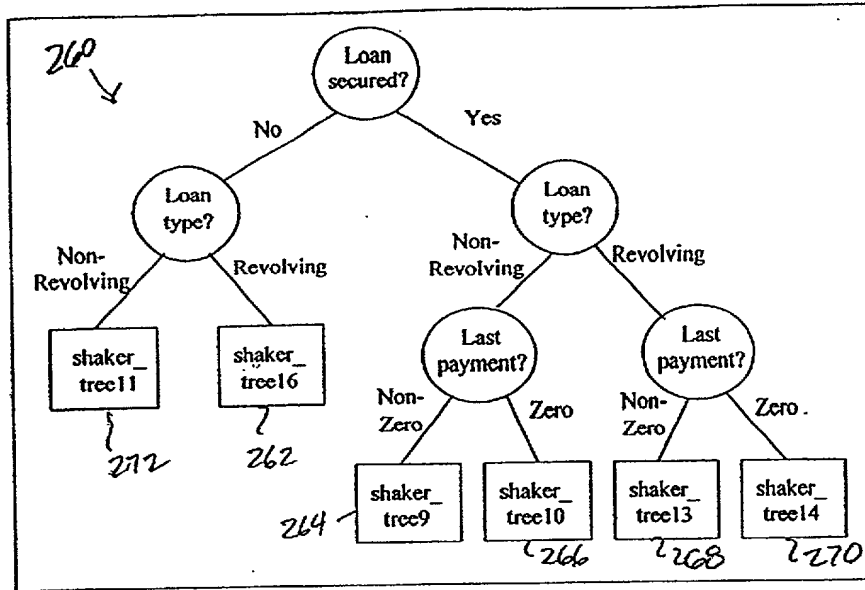


FIG. 13

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Figure 14

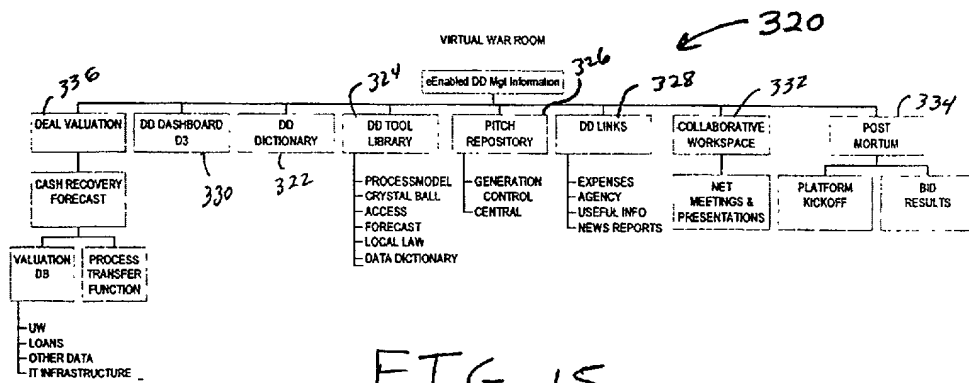
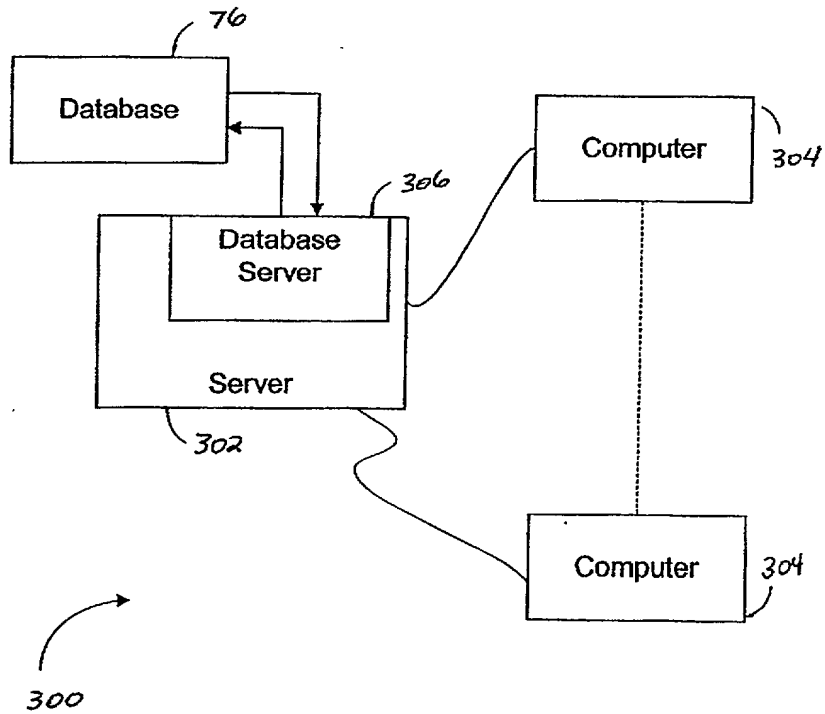


FIG. 15